



Supplementary insurance

Classic

Intelligent supplementary insurance
for singles and couples

Three good reasons for choosing Classic



Comprehensive package
of benefits: transport,
glasses/contact lenses,
alternative medicine,
uninsured drugs, etc.



Attractive contributions
to preventive care and
health promotion
measures



Emergency outpatient
treatment abroad

sanitas

Classic is an uncomplicated supplementary insurance solution for people who want benefits geared specifically to their needs. Classic can be combined with additional supplementary insurance plans as desired.

Overview of benefits

Benefits	Basic insurance All models	For singles and couples Classic
Treatment		
EU/EFTA (in emergencies)	Treatment as per the bilateral agreements on the free movement of persons	90%, max. 180 days, for treatment outside the scope of bilateral agreements
Other countries (in emergencies)	Up to maximum of double the costs paid under the tariff for the place of residence or place of work	90%, max. 180 days
Alternative and complementary medicine	Treatment by doctor with a certificate of competence in the relevant discipline: acupuncture, anthroposophical medicine, Traditional Chinese Medicine (TCM), homoeopathy, phytotherapy	80%, max. CHF 5,000, towards recognised therapy methods as per the list (see limitations for individual methods, e.g. massages)
Glasses/contact lenses		
Under age 19	CHF 180	CHF 200
Age 19 and over	–	CHF 300 every 3 years
Home help If a child or the parent running the household is hospitalised	–	–
Medical aids	Medical aids as per the Department of Health's list of aids and equipment	80%, max. CHF 500, towards therapeutic medical aids
Cosmetic procedures	–	80% for breast operations, scar correction and correction of protruding ears (otoplasty)
Drugs	Drugs as per the Department of Health's lists of drugs and special therapies	90% towards uninsured drugs
Preventive care and health promotion	Preventive measures, e.g. well-child check-ups, gynaecological check-ups (every 3 years), certain vaccinations	80%, max. CHF 1,000, e.g. vaccinations, medical check-ups, gynaecological check-ups (interim years), stop smoking treatment; courses and fitness centre as per list, max. CHF 200
Maternity	Check-ups by doctors or midwives, CHF 150 towards antenatal classes, advice on breastfeeding	80%, max. CHF 1,000, towards e.g. antenatal and postnatal exercise classes, an additional ultrasound scan or milk substitute
Psychotherapy	Treatment by medical doctors	80%, max. CHF 1,000, towards non-medical psychotherapy
Rooming-in	–	80%, max. CHF 2,000, towards accommodation for people accompanying infant undergoing inpatient treatment
Transport and rescue		
Transport	50%, max. CHF 500	100%, max. CHF 2,000
Rescue	50%, max. CHF 5,000	–
Costs of travel during radiotherapy, chemotherapy or haemodialysis	–	100% of actual costs (max. costs of public transport in 2nd class)
Dental treatment		
In connection with serious, non-avoidable disorders of the masticatory system or serious systemic diseases	Costs of treatment provided by dentists	–
Dental damage resulting from an accident	Costs of treatment provided by dentists	–
Orthodontics (under age 19)	–	50%
Removal of wisdom teeth (beyond scope of compulsory benefits under KVG/HIA)	–	CHF 100 per tooth
Premium exemption		
With multiple children	–	From the third child insured
On the death or disability of an insured parent	–	Children up to age 18 (KVG/HIA and all supplementary insurance plans)
No-claims/loyalty bonus	–	–

These figures are for maximum benefits and, unless specified otherwise, are valid for each calendar year. Benefits are granted only in accordance with the Swiss Federal Health Insurance Act (KVG/HIA) and the corresponding ordinances, and the general terms of insurance and applicable supplementary terms issued by Sanitas.